

# Business Squad

পরীক্ষার নাম: BUP MODEL TEST-02

সময়: ৫৫ মিনিট ০ সেকেন্ড | মোট প্রশ্ন: 75 টি | মোট নম্বর:  $75 \times 1 = 75$

প্রতি সঠিক উত্তরের নম্বর: 1 | প্রতি ভুল উত্তরের জন্য কাটা নম্বর: 0.5

1) The meeting was \_\_\_\_\_ due to bad weather. (English)

- A). put off
- B). put on
- C). put out
- D). put in

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: A). **put off**,

2) Newspaper : Information :: School : ? (English)

- A). Student
- B). Education
- C). Teacher
- D). Result

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **Education**,

3) The reporter said, "The news has shocked everyone." (English)

- A). The reporter said that the news has shocked everyone.
- B). The reporter said that the news had shocked everyone.
- C). The reporter said the news is shocking everyone.
- D). The reporter said the news was shocking everyone.

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **The reporter said that the news had shocked everyone.**,

4) Each of the journalists \_\_\_\_\_ responsible for the report. (English)

- A). are
- B). were
- C). is
- D). have

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **is**,

5) The word carefully in the sentence "She carefully edited the report" is a \_\_\_\_\_ (English)

- A). Noun
- B). Adjective
- C). Verb
- D). Adverb

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: D). **Adverb**,

6) Accurate means □ (English)

- A). Wrong
- B). Exact
- C). False
- D). Weak

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **Exact**,

7) The news was true, \_\_\_\_\_ many people doubted it. (English)

- A). because
- B). although
- C). so
- D). therefore

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **although**,

8) He is responsible \_\_\_\_\_ editing the news report. (English)

- A). of
- B). for
- C). to
- D). with

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **for**,

9) Pen : Writer :: Camera : ? (English)

- A). Painter
- B). Photographer
- C). Editor
- D). Viewer

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **Photographer**,

10) The meeting was \_\_\_\_\_ due to bad weather. (English)

- A). put off
- B). put on
- C). put out
- D). put in

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: A). **put off**,

11) If the journalist had verified the facts, he \_\_\_\_\_ the mistake. (English)

- A). avoids
- B). avoided
- C). would avoid
- D). would have avoided

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: D). **would have avoided,**

12) Transparent □ (English)

- A). Clear
- B). Honest
- C). Hidden
- D). Open

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: A). **Clear,**

13) Choose the correct spelling: (English)

- A). Journalism
- B). Jornalism
- C). Journalism
- D). Journalisam

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **Journalism,**

14) He speaks as if he \_\_\_\_\_ everything. (English)

- A). knows
- B). know
- C). knew
- D). had known

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **knew,**

15) Influence means □ (English)

- A). Ignore
- B). Affect
- C). Destroy
- D). Refuse

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **Affect,**

16) The editor arrived after the report already \_\_\_\_\_. (English)

- A). finishes
- B). finished
- C). had finished
- D). has finished

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **had finished**,

17) "To break the news" means \_\_\_\_\_ (English)

- A). to damage something
- B). to announce information
- C). to stop talking
- D). to hide facts

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **to announce information**,

18) Neither the editor nor the reporters \_\_\_\_\_ present at the meeting. (English)

- A). was
- B). were
- C). is
- D). has

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **were**,

19) Promote \_\_\_\_\_ (English)

- A). Support
- B). Encourage
- C). Oppose
- D). Improve

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **Encourage**,

20) She said she \_\_\_\_\_ the article the next day. (English)

- A). will write
- B). writes
- C). would write
- D). wrote

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **would write**,

Media plays a crucial role in shaping public opinion and influencing social, political, and cultural life. In the modern world, people rely heavily on newspapers, television, radio, and digital platforms to stay informed about current events. The media acts as a bridge between the government and the public by providing information about policies, decisions, and national issues. A responsible media promotes transparency and accountability by exposing corruption, injustice, and misuse of power. It helps citizens become aware of their rights and responsibilities, encouraging active participation in democratic processes. At the same time, media also has the power to educate, entertain, and unite people across different regions and cultures. However, the influence of media is not always positive. Sensationalism, misinformation, and biased reporting can mislead the public and create social unrest. In the age of social media, false news spreads rapidly, often without verification. Therefore, both media professionals and audiences must act responsibly. Journalists should maintain ethical standards, while readers and viewers must develop critical thinking skills. In conclusion, media is a powerful force that can either strengthen or weaken society. Its impact depends largely on how responsibly it is used by both the producers and the consumers of information.

**21) The main function of media, according to the passage, is to** (English)

- A). entertain people only
- B). control public opinion
- C). inform and educate society
- D). promote political parties

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **inform and educate society,**

Media plays a crucial role in shaping public opinion and influencing social, political, and cultural life. In the modern world, people rely heavily on newspapers, television, radio, and digital platforms to stay informed about current events. The media acts as a bridge between the government and the public by providing information about policies, decisions, and national issues. A responsible media promotes transparency and accountability by exposing corruption, injustice, and misuse of power. It helps citizens become aware of their rights and responsibilities, encouraging active participation in democratic processes. At the same time, media also has the power to educate, entertain, and unite people across different regions and cultures. However, the influence of media is not always positive. Sensationalism, misinformation, and biased reporting can mislead the public and create social unrest. In the age of social media, false news spreads rapidly, often without verification. Therefore, both media professionals and audiences must act responsibly. Journalists should maintain ethical standards, while readers and viewers must develop critical thinking skills. In conclusion, media is a powerful force that can either strengthen or weaken society. Its impact depends largely on how responsibly it is used by both the producers and the consumers of information.

**22) The passage suggests that media helps democracy by** (English)

- A). spreading rumors
- B). promoting violence
- C). ensuring transparency
- D). controlling elections

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **ensuring transparency,**

Media plays a crucial role in shaping public opinion and influencing social, political, and cultural life. In the modern world, people rely heavily on newspapers, television, radio, and digital platforms to stay informed about current events. The media acts as a bridge between the government and the public by providing information about policies, decisions, and national issues. A responsible media promotes transparency and accountability by exposing corruption, injustice, and misuse of power. It helps citizens become aware of their rights and responsibilities, encouraging active participation in democratic processes. At the same time, media also has the power to educate, entertain, and unite people across different regions and cultures. However, the influence of media is not always positive. Sensationalism, misinformation, and biased reporting can mislead the public and create social unrest. In the age of social media, false news spreads rapidly, often without verification. Therefore, both media professionals and audiences must act responsibly. Journalists should maintain ethical standards, while readers and viewers must develop critical thinking skills. In conclusion, media is a powerful force that can either strengthen or weaken society. Its impact depends largely on how responsibly it is used by both the producers and the consumers of information.

**23) One negative aspect of modern media mentioned in the passage is** (English)

- A). lack of technology
- B). slow communication
- C). misinformation
- D). limited access

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **misinformation,**

Media plays a crucial role in shaping public opinion and influencing social, political, and cultural life. In the modern world, people rely heavily on newspapers, television, radio, and digital platforms to stay informed about current events. The media acts as a bridge between the government and the public by providing information about policies, decisions, and national issues. A responsible media promotes transparency and accountability by exposing corruption, injustice, and misuse of power. It helps citizens become aware of their rights and responsibilities, encouraging active participation in democratic processes. At the same time, media also has the power to educate, entertain, and unite people across different regions and cultures. However, the influence of media is not always positive. Sensationalism, misinformation, and biased reporting can mislead the public and create social unrest. In the age of social media, false news spreads rapidly, often without verification. Therefore, both media professionals and audiences must act responsibly. Journalists should maintain ethical standards, while readers and viewers must develop critical thinking skills. In conclusion, media is a powerful force that can either strengthen or weaken society. Its impact depends largely on how responsibly it is used by both the producers and the consumers of information.

**24) The phrase "bridge between the government and the public" means media** (English)

- A). creates conflict
- B). connects both sides
- C). replaces government
- D). controls citizens

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **connects both sides,**

Media plays a crucial role in shaping public opinion and influencing social, political, and cultural life. In the modern world, people rely heavily on newspapers, television, radio, and digital platforms to stay informed about current events. The media acts as a bridge between the government and the public by providing information about policies, decisions, and national issues. A responsible media promotes transparency and accountability by exposing corruption, injustice, and misuse of power. It helps citizens become aware of their rights and responsibilities, encouraging active participation in democratic processes. At the same time, media also has the power to educate, entertain, and unite people across different regions and cultures. However, the influence of media is not always positive. Sensationalism, misinformation, and biased reporting can mislead the public and create social unrest. In the age of social media, false news spreads rapidly, often without verification. Therefore, both media professionals and audiences must act responsibly. Journalists should maintain ethical standards, while readers and viewers must develop critical thinking skills. In conclusion, media is a powerful force that can either strengthen or weaken society. Its impact depends largely on how responsibly it is used by both the producers and the consumers of information.

**25) The writer believes the role of media depends on** (English)

- A). government laws
- B). public funding
- C). responsible use
- D). political power

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **responsible use,**

**26) Which sector contributes the highest share to Bangladesh's GDP?** (General Knowledge)

- A). Agriculture
- B). Industry
- C). Services
- D). Mining

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **Services,**

**27) The national budget of Bangladesh is usually presented in the month of** (General Knowledge)

- A). April
- B). May
- C). June
- D). July

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **June,**

**28) The first Export Processing Zone (EPZ) of Bangladesh was established in** (General Knowledge)

- A). Dhaka
- B). Chattogram
- C). Khulna
- D). Comilla

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **Chattogram,**

29) Bangladesh became a member of the United Nations in (General Knowledge)

- A). 1971
- B). 1972
- C). 1974
- D). 1975

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). 1974,

30) The headquarters of the World Bank is located in (General Knowledge)

- A). New York
- B). Geneva
- C). Paris
- D). Washington, D.C.

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: D). Washington, D.C.,

31) Mainamati is a famous historical place located in (General Knowledge)

- A). Bogura
- B). Rangpur
- C). Comilla
- D). Jessore

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). Comilla,

32) Bangladesh won its first ICC Trophy in (General Knowledge)

- A). 1995
- B). 1996
- C). 1997
- D). 1999

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). 1997,

33) Which bank is known as the largest state-owned commercial bank of Bangladesh? (General Knowledge)

- A). Agrani Bank
- B). Sonali Bank
- C). Janata Bank
- D). Rupali Bank

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). Sonali Bank,

**34) Operation Searchlight was launched on** (General Knowledge)

- A). 7 March 1971
- B). 25 March 1971
- C). 26 March 1971
- D). 16 December 1971

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **25 March 1971,**

**35) Where was COP-30 held?** (General Knowledge)

- A). Paris, France
- B). Glasgow, UK
- C). Belém, Brazil
- D). Tokyo, Japan

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **Belém, Brazil,**

**36) The relationship among asset, liability and capital is shown by-** (Accounting)

- A). Debit and credit
- B). Accounting equation
- C). Dual entity
- D). Balance sheet

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **Accounting equation,**

**37) Computer purchased for business on credit Tk. 50,000. On which elements of accounting equation, the effect will be?** (Accounting)

- A). Revenue and liability
- B). Asset and owner's equity
- C). Liability and owner's equity
- D). Asset and liability

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: D). **Asset and liability,**

**38) How is NSF cheque shown in the Bank reconciliation statement?** (Accounting)

- A). Added to bank balance of cash book
- B). Subtracted from bank balance of cash book
- C). Added to bank balance of pass book
- D). Subtracted from bank balance of pass book tk. 4,000

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **Subtracted from bank balance of cash book,**

39) In which method depreciation on an asset will be maximum in the 1st year? (Accounting)

- A). Revaluation method
- B). Production unit method
- C). Straight line method
- D). Diminishing balance method

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: D). **Diminishing balance method,**

40) A machine of Safwan trader's has estimated 10 years life. Annual depreciation tk. 20,000. Salvage value Tk. 10,000, what is the purchase price of machine? (Accounting)

- A). 300,000
- B). 210,000
- C). 200,000
- D). 190,000

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **210,000,**

41) If beginning inventory is Tk. 40,000, ending inventory is tk. 60,000 and cost of goods sold tk. 2,00,000 then what is the amount of purchase price? (Accounting)

- A). Tk. 1,80,000
- B). Tk. 2,20,000
- C). Tk. 2,40,000
- D). Tk. 2,60,000

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **Tk. 2,20,000,**

42) Which one is indirect cost? (Accounting)

- A). Factory rent
- B). Mechanic's wage
- C). Wood purchase
- D). Carriage inward

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: A). **Factory rent,**

43) Which method is more suitable at unstable and increasing market price? (Accounting)

- A). FIFO method
- B). LIFO method
- C). Weighted average method
- D). General average method

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **LIFO method,**

44) Net sales Tk. 84,000, gross profit tk. 21,000 and operating expenses tk. 4,200. What is the rate of net profit?

(Accounting)

- A). 5%
- B). 20%
- C). 25%
- D). 50%

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). 20%,

45) Which type of asset is Brand and label? (Accounting)

- A). Fixed asset
- B). Fictitious asset
- C). Current asset
- D). Intangible asset

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: D). Intangible asset,

46) Who is known as the father of modern personnel management? (Management)

- A). Adam Smith
- B). Robert Owen
- C). Henry Fayol
- D). F. W. Taylor

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). Robert Owen,

47) Which of the following is not a permanent plan? (Management)

- A). Project
- B). Policy
- C). Custom
- D). Procedure

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: A). Project,

48) What is meant by conceptual skill? (Management)

- A). Thinking ability
- B). Job-related knowledge
- C). Social knowledge
- D). Economic knowledge

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: A). Thinking ability,

49) What is a set of interdependent and sequential activities called? (Management)

- A). Strategy
- B). Custom
- C). Process
- D). None of these

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **Process,**

50) What was the previous name of Human Resource Management? (Management)

- A). Administrative Management
- B). Personnel Management
- C). Functional Management
- D). Scientific Management

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **Personnel Management,**

51) What is the resource that makes other resources effective called? (Management)

- A). Land
- B). Human resource
- C). Labour
- D). Capital

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **Human resource,**

52) In which organizational structure is each product given separate importance? (Management)

- A). Line organization
- B). Committee organization
- C). Functional organization
- D). Matrix organization

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: D). **Matrix organization,**

53) In which organizational structure is there no scope for specialization? (Management)

- A). Line organization
- B). Functional organization
- C). Committee organization
- D). None of these

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: A). **Line organization,**

54) Which of the following is not an external source of recruitment? (Management)

- A). Advertisement
- B). Educational institutions
- C). Transfer
- D). Vocational training centers

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **Transfer,**

55) On which activity do managers spend most of their daily time? (Management)

- A). Organizing
- B). Management
- C). Planning
- D). Communication

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: D). **Communication,**

56) Which of the following is a basis of consumers market behavioral segmentation? (Marketing)

- A). Technology
- B). Age
- C). Zone
- D). Usage rate

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: D). **Usage rate,**

57) Which of the following is NOT a type of buying situation in the business market? (Marketing)

- A). Straight rebuy
- B). Modified rebuy
- C). New task
- D). Frequent buying

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: D). **Frequent buying,**

58) Who is the father of the 4Ps of marketing? (Marketing)

- A). Neil Borden
- B). E. Jerome McCarthy
- C). Philip Kotler
- D). Clark

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **E. Jerome McCarthy,**

59) What is fulfilling special needs of specific customers called? (Marketing)

- A). Centralization
- B). Simulation
- C). Customization
- D). Indirect service

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **Customization,**

60) Which is the final stage of the design process? (Marketing)

- A). Concept development
- B). Feasibility analysis
- C). Trial production
- D). Final production

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: D). **Final production,**

61) Which of the following is NOT a prerequisite of quality assurance? (Marketing)

- A). Fit for purpose
- B). Just in Time
- C). Right First Time
- D). None of these

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **Just in Time,**

62) Which is the oldest medium of advertising? (Marketing)

- A). Magazine
- B). Sky advertising
- C). Newspaper
- D). Online advertising

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **Newspaper,**

63) Which product has low price sensitivity? (Marketing)

- A). Shopping goods
- B). Specialty goods
- C). Convenience goods
- D). Unsought goods

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: B). **Specialty goods,**

64) Which of the following is NOT a feature of market penetration pricing? (Marketing)

- A). Capturing market share
- B). Low price setting
- C). High price setting
- D). Presence of intense competition

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). High price setting,

65) What is the main element differentiating product from service? (Marketing)

- A). Availability
- B). Price
- C). Intangibility
- D). Experience

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). Intangibility,

66) Which type of Letter of Credit (LC) is opened using another LC as collateral? (Finance)

- A). Green Clause LC
- B). Revolving LC
- C). Fixed LC
- D). Back-to-Back LC

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: D). Back-to-Back LC,

67) What is meant by a bank's "Set-off" right? (Finance)

- A). Recovering a loan by selling collateral
- B). Closing an account
- C). Adjusting between a loan account and a deposit account
- D). None of the above

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: A). Recovering a loan by selling collateral,

68) In average insurance, if a property worth Tk. 10,000 is insured for Tk. 20,000 and the amount of loss is Tk. 5,000, how much compensation will the insurance company pay? (Finance)

- A). Tk. 5,000
- B). Tk. 10,000
- C). Tk. 20,000
- D). Tk. 15,000

আপনার উত্তর: B). Tk. 10,000,

সঠিক উত্তর: B). Tk. 10,000,

69) Who is known as the father of modern fire insurance? (Finance)

- A). Nicholas Barbon
- B). Eugene Fama
- C). William Carey
- D). Fischer Black

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: A). **Nicholas Barbon,**

70) The required rate of return of a security is 20%. If the market rate of return is 10% and the risk-free rate is 5%, what is the market risk premium? (Finance)

- A). 5%
- B). 10%
- C). 15%
- D). 30%

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: A). **5%,**

71) The difference between expected and actual return is called (Finance)

- A). Risk
- B). Income
- C). Rate of return
- D). Profit

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: A). **Risk,**

72) A project's after-tax net profits for three years are Tk.10,000, Tk.12,500, and Tk.15,000. Initial investment is Tk.50,000. What is the average rate of return? (Finance)

- A). 80%
- B). 45%
- C). 55%
- D). 50%

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: D). **50%,**

73) Shares issued against dividends are called (Finance)

- A). Preference shares
- B). Ordinary shares
- C). Bonus shares
- D). Rights share

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **Bonus shares,**

74) What two types of income do shareholders usually receive? (Finance)

- A). Interest and dividend
- B). Expected income and dividend
- C). Dividend and capital gain
- D). Dividend and profit

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: C). **Dividend and capital gain,**

75) Rule of 69 is applicable in (Finance)

- A). Continuous compounding
- B). Annual compounding
- C). Simple interest
- D). Semi-annual compounding

আপনি এই প্রশ্নের উত্তর দেননি

সঠিক উত্তর: D). **Semi-annual compounding,**